

Prepared by & After Recorded
Mail to: Bridget Mayek
Beal Bank
6000 Legacy Dr., Ste. 200E
Plano, TX 75024

P BK 94 PG 513

LIMITED POWER OF ATTORNEY

Desoto County, MS
Loan Pool Number[s]: 100SAM, 200SAM, 300SAM

KNOW ALL PERSONS BY THESE PRESENTS, that the FEDERAL DEPOSIT INSURANCE CORPORATION, a Corporation organized and existing under an Act of congress, hereinafter called the "FDIC", acting in its Receivership capacity as Receiver for Superior Bank FSB.

WHEREAS, Beal Bank, designates each of the following individuals (Individuals) for the sole purpose of executing the documents outline below:

D. ANDREW BEAL
WILLIAM T. SAURENMANN
CLARK E. ENRIGHT
MOLLY CURL
W. T. HUNLEY
KRISTI L. CRAIG
LAURA LOONEY
TERESA TURNER
STELLA HESS
BENJAMIN GREER

GLORIA FOLLIS
BECKY B. DAGGETT
JUDY L. WILLIAMS
ALLISON MARTIN
BRIDGET L. MAYEK
D. ERICK BYRD
MARY HUI
BONNIE STOKES
CAROL WELCH

NOW, THEREFORE, the FDIC, grants to each Individual the authority, subject to the limitations herein, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, partial of total satisfaction/release/reconveyances of deed of trust/mortgage, UCC transfer documents, subordinations, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing. All Note endorsements shall be in the form set forth in Article III, Section 3.1(c) of that certain Loan Sale Agreement dated February 26, 2002, and all other documents of conveyance or transfer shall contain the following language: "This [name of document] is made without recourse, representation or warranty, express or implied, upon or by the FDIC";

2. FDIC further grants to each Individual full power and authority to do and perform all acts necessary to carry into effect the powers granted by or under this limited power of attorney as fully as FDIC might or could do with the same validity as if all and every such act had been herein particularly stated, expressed and especially provided for.

STATES MS - DESOTO CO.
FILED

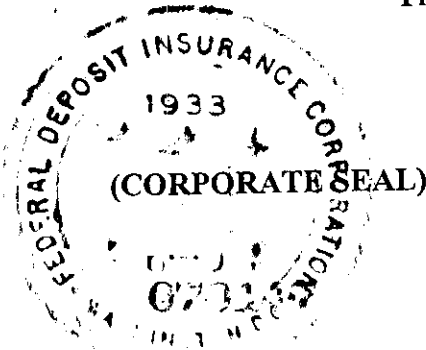
JUN 11 2 10 PM '02

This Limited Power of Attorney shall be effective February 26, 2002, and shall continue in full force and effect through February 26, 2004, unless otherwise terminated by any official of the FDIC authorized to do so by the Board of Directors. At such time this Power of Attorney will be automatically Revoked.

IN WITNESS WHEREOF, the FDIC by its duly authorized officer empowered by appropriate resolution of its Board of Directors, has caused these presents to be executed and subscribed in its name this 26 day of February, 2002.

**FEDERAL DEPOSIT INSURANCE
CORPORATION**

By: Sharon K. Allen
Name: Sharon K. Allen
Title: Supervisory Specialist
Dallas Field Operations



ATTEST: Valerie J. Best
Name: VALERIE J. BEST
Title: ASSISTANT EXECUTIVE SECRETARY

Signed, sealed and delivered
in the presence of:

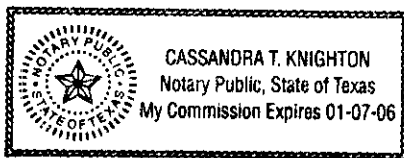
Rora Stora
Witness

Shirley L. Walton
Witness

STATE OF TEXAS

COUNTY OF DALLAS

On this 26 day of February, 2002, before me, a Notary Public in and for the State of Texas appeared Sharon K. Allen, to me personally known, who, being by me first duly sworn did depose that she is the Supervisory Specialist of Dallas Field Operations of the Federal Deposit Insurance Corporation (the "Corporation"), in whose name the foregoing Limited Power of Attorney was executed and subscribed, and the said Limited Power of Attorney was executed and subscribed on behalf of the said Corporation by due authority of the Corporation's Board of Directors, and the said Sharon K. Allen acknowledged the said Limited Power of Attorney to be the free act and deed of said Corporation.



Cassandra T. Knighton
Notary Public
My Commission Expires: 01-07-06

UNITED STATES OF AMERICA

DISTRICT OF COLUMBIA

On this 8th day of March, 2002, before me, Notary Public in and for the District of Columbia, personally appeared Valerie J. Best, to me known personally, who being by me first duly sworn did depose that she is Assistant Executive Secretary, of the Federal Deposit Insurance Corporation, the Corporation in whose name the foregoing Power of Attorney has been subscribed, who further said that the seal affixed to the said Power of Attorney is the corporate seal of the said Federal Deposit Insurance Corporation, and that the said Power of Attorney was subscribed on behalf of the said Corporation and its seal thereto affixed by due authority of the Corporation's Board of Directors, and the said Valerie J. Best, acknowledge the said Power of Attorney to be the free act and deed of the said Corporation.

Ann Laterra
Notary Public, District of Columbia ANN LATERRA
United States of America
My commission expires: September 14, 2005

Record at Request of &
After Recording Mail to:
Bridget Mayek
Beal Bank
6000 Legacy Drive, #2E
Plano, TX 75024-3601

THIS SPACE FOR RECORDER'S USE ONLY

LIMITED POWER OF ATTORNEY

For

DeSoto County Mississippi